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FAX NO : (571) 273-8300
TO : Commissioner for Patents
Mail Stop: AF
FROM : Michael J. Marcin, Esq. of Fay Kaplun & Marcin, LLP
DATE : October 13, 2006
SUBJECT : U.S. Patent Appln. Serial No. 09/680,923
for *System and Method for Managing Risk and Opportunity*
Our Ref.: 40108/00101

NUMBER OF PAGES INCLUDING COVER : **5**

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Please see attached.

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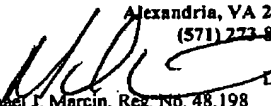
OCT 13 2006

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Bechhofer et al.
Serial No. : 09/680,923
Filing Date : October 6, 2000
For : System and Method for Managing Risk and Opportunity
Group Art Unit : 3623
Examiner : Susanna M. Meinecke Diaz

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By: 	Date: October 13, 2006
Michael J. Marcin, Reg. No. 48,198	

TRANSMITTAL

In response to the Final Office Action mailed July 14, 2006 please find a Notice of Appeal for filing in the above-identified application. Please charge the Credit Card of Fay Kaplun & Marcin, LLP in the amount of \$500.00 (PTO-Form 2038 is enclosed herewith). The Commissioner is hereby authorized to charge the Deposit Account of Fay Kaplun & Marcin, LLP No. 50-1492 any additional fees. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

Dated: October 13, 2006

By: 

Michael J. Marcin (Reg. No. 48,198)

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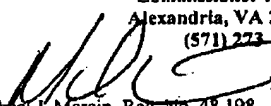
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NOTICE OF APPEAL

Applicants hereby appeal to the Board of Patent Appeals and Interferences from the decision of the Examiner made in the Final Office Action dated July 14, 2006 rejecting claims 2-20.

Respectfully Submitted,

Dated: October 13, 2006

By: 
Michael J. Marcin (Reg. No. 48,198)

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